

Information to identify the case:

Debtor 1	<u>Laura Seventko</u>	Social Security number or ITIN	xxx-xx-7140
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	17-23576-RG		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Laura Seventko

9/28/22

By the court: Rosemary Gambardella
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Laura Seventko
Debtor

Case No. 17-23576-RG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Sep 28, 2022

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 42

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
++++	Addresses marked '++++' were modified by the USPS Locatable Address Conversion System. This system converts rural route numbers to street addresses.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 30, 2022:

Recip ID	Recipient Name and Address
db	+ Laura Seventko, 15 Delaware Avenue, Gillette, NJ 07933-1513
516918558	+ Davison, Eastman, Munoz, Lederman, Monmouth Executive Center, 100 Willow Brook Road Ste 100, Freehold, NJ 07728-5920
516918559	+ Emerg Phys Svcs of NJ PA, Po Box 740021, Cincinnati, OH 45274-0021
516918568	+ Morristown Medical Center, P.O Box 35610, Newark, NJ 07193-5610
516918569	+ New Jersey Gross Income Tax, P.O Box 046, Trenton, NJ 08646-0046
516918570	+ Overlook Medical Center, 99 Beauvior AVenue, Summit, NJ 07901-3595
516918574	+ State of New Jersey, Department of taxation, P.O. Box 448, Trenton, NJ 08646-0448
517185095	State of New Jersey, Department of the Treasury, Division of Taxation, PO Box 245, Trenton, NJ 08695-0245
516918575	+ Summit Anesthesia Associates PA, PO BOX 786872, Philadelphia, PA 19178-6872
516950226	+ Summit Medical, Simon's Agency Inc, PO BOX 5026, Syracuse, NY 13220-5026
519708774	Summit Medical Group, Simons Agency Inc., PO Box 5026, Syracuse, NY 13220-5026
516918579	++++ VOLKSWAGEN CREDIT, 2200 WOODLAND POINTE AVE, HERNDON VA 20171-5874 address filed with court:, Volkswagen Credit, 2200 Ferdinand Porche Drive, Herndon, VA 20171

TOTAL: 12

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Sep 28 2022 20:27:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Sep 28 2022 20:27:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ EDI: RMSC.COM	Sep 29 2022 00:18:00	Synchrony Bank c/o PRA Receivables Management, LLC, Valerie Smith, PO BOX 41021, Norfolk, VA 23541-1021
516918552	+ Email/Text: EBNProcessing@afni.com	Sep 28 2022 20:27:00	AFNI, 1310 Martin Luther King Drive, po box 3517, Bloomington, IL 61702-3517
516918553	^ MEBN	Sep 28 2022 20:23:25	ARS/Account Resolution Specialist, Po Box 459079, Sunrise, FL 33345-9079
516918551	+ Email/Text: mreed@affcollections.com	Sep 28 2022 20:27:00	Accurate Collection Services, 17 Prospect Street, Morristown, NJ 07960-6862
516918554	+ EDI: TSYS2	Sep 29 2022 00:18:00	Barclays Bank Delaware, 100 S West St, Wilmington, DE 19801-5015
516918555	+ Email/Text: BNBLAZE@capitalsvcs.com	Sep 28 2022 20:27:00	Blaze Credit Card, PO Box 2534, Omaha, NE 68103-2534
516918556	+ EDI: CAPITALONE.COM	Sep 29 2022 00:18:00	Capital One, Attn: Bankruptcy, Po Box 30253, Salt Lake City, UT 84130-0253
516918557	+ Email/Text: bankruptcy.notifications@fisglobal.com		

District/off: 0312-2

User: admin

Page 2 of 3

Date Rcvd: Sep 28, 2022

Form ID: 3180W

Total Noticed: 42

		Sep 28 2022 20:27:00	Chex System, 7805 Hudson Road, suite 100, Saint Paul, MN 55125-1703
516918560	^ MEBN	Sep 28 2022 20:22:18	Equifax, POB 740241, Atlanta, GA 30374-0241
516918561	^ MEBN	Sep 28 2022 20:23:10	Experian, 475 Anton Blvd, Costa Mesa, CA 92626-7037
516918563	Email/Text: BNSFN@capitalsvcs.com	Sep 28 2022 20:27:00	First National Credit Card/Legacy, First National Credit Card, Po Box 5097, Sioux Falls, SD 51117
516918564	Email/Text: BNBLAZE@capitalsvcs.com	Sep 28 2022 20:27:00	First Svgs Bk-blaze, Po Box 5096, Sioux Falls, SD 57117
516918562	+ Email/Text: data_processing@fin-rec.com	Sep 28 2022 20:27:00	Financial Recovery Services Inc, Po Box 385908, Minneapolis, MN 55438-5908
516918565	EDI: IRS.COM	Sep 29 2022 00:18:00	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
516918566	+ EDI: LTDFINANCIAL.COM	Sep 29 2022 00:18:00	LTD financial svc, 7322 Southwest Freeway, suite 1600, Houston, TX 77074-2134
517156543	+ Email/Text: bankruptcydpt@mcmcg.com	Sep 28 2022 20:27:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
516918567	+ Email/Text: bankruptcydpt@mcmcg.com	Sep 28 2022 20:27:00	Midland Funding, Attn: Bankruptcy, Po Box 939069, San Diego, CA 92193-9069
517090375	EDI: PRA.COM	Sep 29 2022 00:18:00	Portfolio Recovery Associates, LLC, c/o Barclaycard, POB 41067, Norfolk VA 23541
517100844	EDI: PRA.COM	Sep 29 2022 00:18:00	Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.a., POB 41067, Norfolk VA 23541
516918571	Email/Text: signed.order@pfwattorneys.com	Sep 28 2022 20:26:00	Pressler & Pressler, 7 Entin Road, Parsippany, NJ 07054
516918572	+ Email/PDF: RACBANKRUPTCY@BBANDT.COM	Sep 28 2022 20:29:42	Regional Acceptance Co, 1424 E Fire Tower Rd, Greenville, NC 27858-4105
516954352	Email/PDF: RACBANKRUPTCY@BBANDT.COM	Sep 28 2022 20:29:42	Regional Acceptance Corporation, PO Box 1847, Wilson, NC 27894-1847
516918573	+ Email/Text: clientservices@simonsagency.com	Sep 28 2022 20:27:00	Simons Agency Inc, 4963 Wintersweet Dr, Liverpool, NY 13088-2176
516918576	+ EDI: RMSC.COM	Sep 29 2022 00:18:00	Synchrony Bank, PO BOX 960061, Orlando, FL 32896-0061
516919263	+ EDI: RMSC.COM	Sep 29 2022 00:18:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
516977995	+ Email/Text: VWBKNotices@nationalbankruptcy.com	Sep 28 2022 20:27:00	VW Credit Leasing, Ltd, C/O VW Credit, Inc., P.O. Box 9013, Addison, Texas 75001-9013
516918578	+ Email/Text: vci.bkcy@vwcredit.com	Sep 28 2022 20:27:00	Volkswagen Credit, Inc, Po Box 3, Hillsboro, OR 97123-0003
516918577	^ MEBN	Sep 28 2022 20:22:47	transunion, POB 2000, Crum Lynne, PA 19022

TOTAL: 30

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517159555	*+	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

District/off: 0312-2

User: admin

Page 3 of 3

Date Rcvd: Sep 28, 2022

Form ID: 3180W

Total Noticed: 42

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 30, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 28, 2022 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor VW Credit Leasing Ltd dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Kevin Gordon McDonald	on behalf of Creditor VW Credit Leasing Ltd kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
Michelle Labayen	on behalf of Debtor Laura Seventko michelle@labayenlaw.com rahaf@labayenlaw.com;arly@labayenlaw.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5